

United States Bankruptcy Court
District of South DakotaIn re:
David Alan Raad
Melissa Sue Raad
DebtorsCase No. 11-50277
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0869-5

User: bdool
Form ID: b9aPage 1 of 2
Total Noticed: 42

Date Rcvd: Jun 09, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2011.

db/db +David Alan Raad, Melissa Sue Raad, 12 Nickel Place, Spearfish, SD 57783-1141
 aty +Chris J. Baumann, PO Box 555, Spearfish, SD 57783-0555
 tr +John S. Lovald, Trustee, PO Box 421, Deadwood, SD 57732-0421
 1070267 AAA Collections Inc, attn: Torrey Sundall, PO Box 881, Sioux Falls, SD 57101-0881
 1070268 +ACS/SLFC Education Loans, 501 Bleeker St., Utica, NY 13501-2401
 1070271 +Behavior Management Systems, attn: Patient Accounting, 350 Elk St,
 Rapid City, SD 57701-7351
 1070272 +Black Hills Surgical Hospital, 216 Anamaria Dr, Rapid City, SD 57701-7366
 1070273 +Breit Law Office, 606 East Tan Tara Circle, Sioux Falls, SD 57108-4686
 1070276 Chexcel, PO Box 8195, Rapid City, SD 57709-8195
 1070278 +Clifton Rodenburg, Johnson, Rodenburg, & Lauinger, PO Box 4127, Bismarck, ND 58502-4127
 1070279 Clinical Laboratory, PO Box 238, Rapid City, SD 57709-0238
 1070280 Credit Collections Bureau, PO Box 9490, Rapid City, SD 57709-9490
 1070283 Equable Ascent Financial LLC, 120 West Lake Cook Rd Ste B, Buffalo Grove, IL 60089
 1070285 +GEMB/Karls TV & Appliance, PO Box 981439, El Paso, TX 79998-1439
 1070286 GEMB/Lowes, PO Box 965005, Orlando, FL 32896-5005
 1070290 +HSBC Mortgage Services, PO Box 3425, Buffalo, NY 14240-3425
 1070288 +Hauge Associates, 2320 W 49th St, Sioux Falls, SD 57105-6539
 1070289 Home Federal Bank, PO Box 5000, Sioux Falls, SD 57117-5000
 1070292 +Karl Lustig, MD, 1445 North Ave Ste 2, Spearfish, SD 57783-1544
 1070291 LHR Inc., 56 Main St., Hamburg, NY 14075-4905
 1070294 +LVNV Funding LLC, Trak America Resurgent Capital, 999 Vanderbilt Beach Rd, #607,
 Naples, FL 34108-3510
 1070295 +Rapid City Journal, PO Box 450, Rapid City, SD 57709-0450
 1070296 +Rapid City Medical Center, 2820 Mt. Rushmore Rd, Rapid City, SD 57701-5474
 1070297 +Rausch, Sturm, Israel, Enerson & Hornik, 300 N. Dakota Ave. STE 511,
 Sioux Falls, SD 57104-6033
 1070298 Regional Health Physicians, PO Box 3450, Rapid City, SD 57709-3450
 1070299 +Regional Home Medical Equipment, 61 Charles St., Deadwood, SD 57732-1303
 1070281 +Robert Crosswait, DDS, 1310 N. Ave, Spearfish, SD 57783-1525
 1070301 +Spearfish Regional Medical Clinic, 1445 North Ave., Spearfish, SD 57783-1543
 1070302 Verizon Wireless, 1515 E Woodfield Rd Ste 1400, Attn: Recovery Dept, Minneapolis, MN 55426
 1070304 +Williams Oral/Max Prof. LLC, 330 E. Stumer Rd, Rapid City, SD 57701-6406

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
ust

E-mail/Text: ustpreion12.sx.ecf@usdoj.gov Jun 09 2011 20:45:38 Bruce J. Gering,
 314 South Main Avenue, Suite 303, Sioux Falls, SD 57104-6462
 1070269 +EDI: ALLTEL.COM Jun 09 2011 20:53:00 Altel Communications, 1 Allied Dr.,
 Building 5th Floor, Little Rock, AR 72202-2013
 1070270 EDI: ACCE.COM Jun 09 2011 20:53:00 Asset Acceptance LLC, PO Box 1630,
 Warren, MI 48090-1630
 1070274 +EDI: CAPITALONE.COM Jun 09 2011 20:53:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 1070275 +EDI: CAPITALONE.COM Jun 09 2011 20:53:00 Capital One Bank, 1680 Capital One Drive,
 Mc Lean, VA 22102-3407
 1070277 EDI: CITICORP.COM Jun 09 2011 20:53:00 Citibank (South Dakota) NA, PO Box 6241,
 Sioux Falls, SD 57117-6241
 1070282 +E-mail/Text: BKNOTICES@EAFLLC.COM Jun 09 2011 20:45:24 Equable Ascent Financial,
 1120 W Lake Cook Rd, Buffalo Grove, IL 60089-1970
 1070284 +E-mail/Text: Jennifer@expresscollections.com Jun 09 2011 20:45:25 Express Collections Inc.,
 1141 Deadwood Ave Ste #9, Rapid City, SD 57702-0392
 1070287 +EDI: RMSC.COM Jun 09 2011 20:53:00 GEMB/Sams Club, Attn: Bankruptcy Dept, PO Box 103104,
 Roswell, GA 30076-9104
 1070293 +EDI: RESURGENT.COM Jun 09 2011 20:53:00 LVNV Funding, PO Box 10497,
 Greenville, SC 29603-0497
 1070300 +EDI: RESURGENT.COM Jun 09 2011 20:53:00 Resurgent Capital Services, PO Box 10497,
 Greenville, SC 29603-0497
 1070303 EDI: WFNNB.COM Jun 09 2011 20:53:00 WFNNB/Victoria Secret, PO Box 182789,
 Columbus, OH 43218-2789

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

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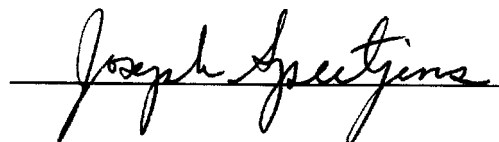
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

Form B9A (Chapter 7 Individual or Joint Debtor No Asset Case)

Case Number **11-50277**

UNITED STATES BANKRUPTCY COURT
District of South Dakota

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 6/9/11 .

You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Debtor(s): David Alan Raad aka Dave Raad 12 Nickel Place Spearfish, SD 57783		Melissa Sue Raad 12 Nickel Place Spearfish, SD 57783	
Case Number: 11-50277		Social Security/Taxpayer ID Numbers: xxx-xx-1695 xxx-xx-6862	
Attorney for Debtor(s): Chris J. Baumann PO Box 555 Spearfish, SD 57783 Telephone number: (605) 642-8261		Bankruptcy Trustee: John S. Lovald Trustee PO Box 421 Deadwood, SD 57732 Telephone number: 605-720-7960	

Meeting of Creditors:

Date: **July 14, 2011**Time: **09:30 AM**Location: **515 9th Street, Rm B16, Federal Building
and US Courthouse, Rapid City, SD 57702**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Discharge of Debtor(s) or to Challenge Dischargeability of Certain Debts: 9/12/11

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the property of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office: 225 S. Pierre St., Room 203 Pierre, SD 57501-2463 Telephone number: 605-945-4460 www.sdb.uscourts.gov		For the Court: Frederick M. Entwistle Clerk of the Bankruptcy Court	
Hours Open: Monday – Friday 8:00 AM – 5:00 PM		Date: 6/9/11	

SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing property of the debtor(s); starting or continuing lawsuits or foreclosures; and garnishing or deducting from wages of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time, and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for doing so. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code § 727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Discharge of Debtor(s) <i>or</i> to Challenge Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's(s') property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online using CM/ECF (contact the clerk's office for more information regarding CM/ECF).
Foreign Creditors	Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Debtor Identification	Important notice to individual debtors: All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case.

— Refer to Other Side for Important Deadlines and Notices —